



## International Conference on Economics and Finance Research

Organized by: ResearchWorld | Boston, United States of America, November 16<sup>th</sup>-17<sup>th</sup> 2022

# Certificate

This is to certify that *Sachin Raval* has presented a paper entitled “*Financial Technology and the Transformation of Banking Services*” at the International Conference on Economics and Finance Research (ICEFR) held in Berlin, Germany on 02<sup>nd</sup>-03<sup>rd</sup> January, 2023.

Paper ID RW-ICEFRBERL-020123-16366



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